



# Digital, Internet and Mobile Banking Statistics

June 2021

Report Code: DE22

August 2021



## Summary Tables

### Number of Active Digital Banking Customers, thousand person

	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	June 2021
Number of active retail customers	33.374	42.288	51.014	62.827	67.711
Number of active commercial customers	1.615	1.894	2.143	2.850	3.065
<b>Number of Active Digital Banking Customers</b>	<b>34.990</b>	<b>44.182</b>	<b>53.157</b>	<b>65.677</b>	<b>70.776</b>

### Number of Active (retail and

	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	June 2021
Only internet banking users	5.448	4.630	3.878	3.177	2.957
Only mobile banking users	21.865	31.638	41.172	53.234	58.927
Both internet and mobile banking users	7.677	7.914	8.106	9.267	8.891
<b>Total</b>	<b>34.990</b>	<b>44.182</b>	<b>53.157</b>	<b>65.677</b>	<b>70.776</b>

### Number of Active Retail Digital Banking Customers by Gender, thousand person

	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	June 2021
Female	9.959	12.841	15.892	20.021	21.789
Male	23.415	29.447	35.122	42.807	45.922

### Number of Active Retail Digital Banking Customers by Age, thousand person

	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	June 2021
0-17	178	226	246	230	224
18-25	7.542	9.570	11.080	12.431	12.943
26-35	11.117	13.329	15.361	18.204	19.375
36-55	12.273	16.003	19.785	25.237	27.474
56-65	1.692	2.419	3.375	4.884	5.547
66+	572	741	1.167	1.841	2.149

**Number of Customers Using Internet Banking Services, thousand person**

	Dec. 2016	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	June 2021
<b>Number of retail customers</b>						
Number of active customers	19.077	11.856	11.258	10.714	11.074	10.476
Number of registered customers that logged in at least once	51.482	53.654	61.119	67.387	74.817	77.818
Number of registered customers that logged in at least once in 1-year period	27.547	21.801	22.203	21.518	24.061	23.652
<b>Active / Registered Customer</b>	<b>37</b>	<b>22</b>	<b>18</b>	<b>16</b>	<b>15</b>	<b>13</b>
<b>Number of commercial customers</b>						
Number of active customers	1.321	1.270	1.286	1.271	1.369	1.372
Number of registered customers that logged in at least once	2.901	3.223	3.629	4.134	4.669	4.957
Number of registered customers that logged in at least once in 1-year period	1.657	1.688	1.744	1.784	1.892	1.956
<b>Active / Registered Customer</b>	<b>46</b>	<b>39</b>	<b>35</b>	<b>31</b>	<b>29</b>	<b>28</b>
<b>Number of total customers</b>						
Total Number of active customers	20.399	13.125	12.544	11.985	12.444	11.849
Total number of registered customers that logged in at least once	54.383	56.878	64.748	71.521	79.486	82.774
Total number of registered customers that logged in at least once in 1-year period	29.205	23.488	23.947	23.303	25.952	25.609
<b>Total Active / Registered Customer</b>	<b>38</b>	<b>23</b>	<b>19</b>	<b>17</b>	<b>16</b>	<b>14</b>

**Financial Transactions in**

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020		June 2021	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	77	753	71	957	71	1.053	66	1.066	63	1.321	62	1.477
Payments	44	43	40	57	37	60	30	62	28	87	25	88
Investment transactions	11	186	13	258	13	254	13	286	22	475	15	348
Credit Card transactions	13	19	9	21	9	23	8	23	7	24	6	26
Other Financial transactions	4	56	3	32	3	32	4	55	4	80	3	50
<b>Total</b>	<b>149</b>	<b>1.057</b>	<b>137</b>	<b>1.326</b>	<b>133</b>	<b>1.422</b>	<b>120</b>	<b>1.492</b>	<b>123</b>	<b>1.987</b>	<b>113</b>	<b>1.989</b>

**Investment Transactions in Internet Banking**

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020		June 2021	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1.731	30	1.544	34	1.366	36	1.543	60	1.469	67	1.506	56
Foreign currency transactions	3.247	54	3.047	64	2.996	72	2.308	68	2.198	86	1.763	89
Time deposit accounts	1.045	52	911	48	905	50	724	46	826	52	777	48
Share certificate transactions	4.289	28	6.519	64	6.787	59	7.740	87	16.120	206	10.190	109
Repo Transactions	110	6	111	6	97	4	84	5	70	5	60	4
Bonds and bills	38	1	79	2	186	6	82	2	131	10	134	8
Gold transactions	438	4	327	2	414	2	482	4	755	12	453	7
VIOP transactions	213	11	333	38	367	24	216	14	568	36	592	27
<b>Total</b>	<b>11.111</b>	<b>186</b>	<b>12.869</b>	<b>258</b>	<b>13.117</b>	<b>254</b>	<b>13.179</b>	<b>286</b>	<b>22.137</b>	<b>475</b>	<b>15.474</b>	<b>348</b>

This report has been prepared from the quarterly statistics of 28 member banks of the Banks Association of Turkey(deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.

## Summary Tables

### Number of Customers Using Mobil Banking Services, thousand person

	Dec. 2016	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	June 2021
<b>Number of retail customers</b>						
Number of active customers	18.649	28.712	38.385	47.799	60.334	65.411
Number of registered customers that logged in at least once	29.765	43.436	59.282	75.141	93.974	102.195
Number of registered customers that logged in at least once in 1-year period	23.745	35.227	46.796	57.272	71.743	76.652
<b>Active / Registered Customer</b>	<b>63</b>	<b>66</b>	<b>65</b>	<b>64</b>	<b>64</b>	<b>64</b>
<b>Number of commercial customers</b>						
Number of active customers	569	829	1.167	1.479	2.166	2.407
Number of registered customers that logged in at least once	985	1.415	2.039	2.897	4.087	4.639
Number of registered customers that logged in at least once in 1-year period	749	1.067	1.498	1.907	2.813	3.093
<b>Active / Registered Customer</b>	<b>58</b>	<b>59</b>	<b>57</b>	<b>51</b>	<b>53</b>	<b>52</b>
<b>Number of total customers</b>						
Total Number of active customers	19.218	29.541	39.552	49.279	62.500	67.819
Total number of registered customers that logged in at least once	30.751	44.851	61.320	78.039	98.061	106.834
Total number of registered customers that logged in at least once in 1-year period	24.494	36.295	48.294	59.180	74.556	79.745
<b>Total Active / Registered Customer</b>	<b>62</b>	<b>66</b>	<b>65</b>	<b>63</b>	<b>64</b>	<b>63</b>

### Financial Transactions in Mobil Banking

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020		June 2021	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	68	197	117	372	163	553	229	880	369	1.562	500	1.823
Payments	53	8	91	16	118	26	163	45	230	82	255	97
Investment transactions	8	93	18	205	27	271	38	457	89	1.191	67	848
Credit Card transactions	20	18	35	33	52	52	70	79	100	118	118	151
Other Financial transactions	8	14	18	23	32	31	60	54	72	118	53	95
<b>Total</b>	<b>158</b>	<b>330</b>	<b>280</b>	<b>649</b>	<b>393</b>	<b>933</b>	<b>559</b>	<b>1.516</b>	<b>860</b>	<b>3.071</b>	<b>994</b>	<b>3.014</b>

### Investment Transactions in Mobil Banking

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020		June 2021	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1.174	10	1.693	17	2.289	24	3.619	63	4.790	89	5.281	85
Foreign currency transactions	2.955	31	5.684	54	9.195	72	9.866	70	13.056	144	11.318	127
Time deposit accounts	796	29	1.803	59	3.047	91	3.992	142	7.023	213	7.310	240
Share certificate transactions	2.924	15	7.771	58	10.333	66	16.057	131	53.517	576	35.492	275
Repo Transactions	10	0	6	1	21	0	28	1	39	2	37	2
Bonds and bills	17	0	31	0	52	1	123	2	340	19	340	20
Gold transactions	566	4	999	5	2.000	9	3.332	22	8.972	92	6.294	56
VIOP transactions	41	3	103	10	231	8	567	27	1.307	55	1.049	44
<b>Total</b>	<b>8.483</b>	<b>93</b>	<b>18.090</b>	<b>205</b>	<b>27.169</b>	<b>271</b>	<b>37.584</b>	<b>457</b>	<b>89.045</b>	<b>1.191</b>	<b>67.120</b>	<b>848</b>

This report has been prepared from the quarterly statistics of 22 member banks of the Banks Association of Turkey(deposit banks and development and investment banks) providing mobile banking service to customers. The data of participation banks is not included.

## Summary Tables

### Number of Active Digital Banking Customers, thousand person

	June 2020	March 2021	June 2021
Number of active retail customers	59.076	65.487	67.711
Number of active commercial customers	2.611	2.989	3.065
<b>Number of Active Digital Banking</b>	<b>61.687</b>	<b>68.475</b>	<b>70.776</b>

### Number of Active (retail and

	June 2020	March 2021	June 2021
Only internet banking users	3.581	3.130	2.957
Only mobile banking users	48.434	55.972	58.927
Both internet and mobile banking users	9.672	9.373	8.891
<b>Total</b>	<b>61.687</b>	<b>68.475</b>	<b>70.776</b>

### Number of Active Retail Digital Banking Customers by Gender, thousand person

	June 2020	March 2021	June 2021
Female	18.541	20.919	21.789
Male	40.535	44.568	45.922

### Number of Active Retail Digital Banking Customers by Age, thousand person

	June 2020	March 2021	June 2021
0-17	191	218	224
18-25	11.632	12.619	12.943
26-35	17.343	18.820	19.375
36-55	23.628	26.504	27.474
56-65	4.535	5.301	5.547
66+	1.747	2.023	2.149

#### Number of Customers Using Internet Banking Services, thousand person

	June 2020	March 2021	June 2021
<b>Number of retail customers</b>			
Number of active customers	11.930	11.092	10.476
Number of registered customers that logged in at least once	71.629	76.686	77.818
Number of registered customers that logged in at least once in 1-year period	23.256	24.503	23.652
<b>Active / Registered Customer Ratio</b>	<b>17</b>	<b>14</b>	<b>13</b>
<b>Number of commercial customers</b>			
Number of active customers	1.323	1.411	1.372
Number of registered customers that logged in at least once	4.436	4.853	4.957
Number of registered customers that logged in at least once in 1-year period	1.846	1.947	1.956
<b>Active / Registered Customer Ratio</b>	<b>30</b>	<b>29</b>	<b>28</b>
<b>Number of total customers</b>			
Total Number of active customers	13.253	12.503	11.849
Total number of registered customers that logged in at least once	76.065	81.539	82.774
Total number of registered customers that logged in at least once in 1-year period	25.101	26.451	25.609
<b>Total Active / Registered Customer Ratio</b>	<b>17</b>	<b>15</b>	<b>14</b>

#### Financial Transactions in Internet

	June 2020		March 2021		June 2021	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	52	1.003	62	1.344	62	1.477
Payments	25	54	28	88	25	88
Investment transactions <sup>1</sup>	18	391	21	443	15	348
Credit Card transactions	6	19	7	25	6	26
Other Financial transactions	4	61	4	52	3	50
<b>Total<sup>1</sup></b>	<b>105</b>	<b>1.528</b>	<b>122</b>	<b>1.951</b>	<b>113</b>	<b>1.989</b>

<sup>1</sup> January-March 2021 period data has been revised.

#### Investment Transactions in Internet Banking

	June 2020		March 2021		June 2021	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1.546	68	1.465	60	1.506	56
Foreign currency transactions	1.729	61	1.996	85	1.763	89
Time deposit accounts	807	56	798	49	777	48
Share certificate transactions <sup>1</sup>	12.505	155	14.970	193	10.190	109
Repo Transactions	100	8	59	4	60	4
Bonds and bills	84	3	132	10	134	8
Gold transactions	697	11	620	7	453	7
VIOP transactions	323	30	621	34	592	27
<b>Total<sup>1</sup></b>	<b>17.791</b>	<b>391</b>	<b>20.661</b>	<b>443</b>	<b>15.474</b>	<b>348</b>

<sup>1</sup> January-March 2021 period data has been revised.

This report has been prepared from the quarterly statistics of 28 member banks of the Banks Association of Turkey (deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.

## Summary Tables

### Number of Customers Using Mobil Banking Services, thousand person

	June 2020	March 2021	June 2021
<b>Number of retail customers</b>			
Number of active customers	56.177	63.032	65.411
Number of registered customers that logged in at least once	85.658	99.578	102.195
Number of registered customers that logged in at least once in 1-year period	65.749	74.547	76.652
<b>Active / Registered Customer Ratio</b>	<b>66</b>	<b>63</b>	<b>64</b>
<b>Number of commercial customers</b>			
Number of active customers	1.929	2.313	2.407
Number of registered customers that logged in at least once	3.574	4.566	4.639
Number of registered customers that logged in at least once in 1-year period	2.477	3.010	3.093
<b>Active / Registered Customer Ratio</b>	<b>54</b>	<b>51</b>	<b>52</b>
<b>Number of total customers</b>			
Total Number of active customers	58.106	65.345	67.819
Total number of registered customers that logged in at least once	89.232	104.144	106.834
Total number of registered customers that logged in at least once in 1-year period	68.227	77.557	79.745
<b>Total Active / Registered Customer Ratio</b>	<b>65</b>	<b>63</b>	<b>63</b>

### Financial Transactions in Mobil Banking

	June 2020		March 2021		June 2021	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	270	1.057	426	1.574	500	1.823
Payments	173	50	261	93	255	97
Investment transactions <sup>1</sup>	52	747	95	1.134	67	848
Credit Card transactions	77	83	108	130	118	151
Other Financial transactions	50	78	70	104	53	95
<b>Total<sup>1</sup></b>	<b>623</b>	<b>2.016</b>	<b>960</b>	<b>3.034</b>	<b>994</b>	<b>3.014</b>

<sup>1</sup>January-March 2021 period data has been revised.

### Investment Transactions in Mobil Banking

	June 2020		March 2021		June 2021	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	4.242	81	5.030	82	5.281	85
Foreign currency transactions	8.026	81	12.228	133	11.318	127
Time deposit accounts	4.303	182	6.747	205	7.310	240
Share certificate transactions <sup>1</sup>	28.756	301	61.412	570	35.492	275
Repo Transactions	29	1	40	2	37	2
Bonds and bills	142	3	321	19	340	20
Gold transactions	6.263	75	7.922	56	6.294	56
VIOP transactions	341	23	1.526	66	1.049	44
<b>Total<sup>1</sup></b>	<b>52.101</b>	<b>747</b>	<b>95.224</b>	<b>1.134</b>	<b>67.120</b>	<b>848</b>

<sup>1</sup>January-March 2021 period data has been revised.

**The Banks Association of Turkey**  
**Digital Banking Statistics**

**I. Number of Customers Using Digital Banking Services**

Period	Retail											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active retail customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
June 2020	21.754	35.783	49.874	107.412	4.268	46.762	18.987	70.018	2.898	47.145	9.032	59.076
Sept. 2020	21.151	37.535	51.435	110.120	3.981	48.614	19.366	71.962	2.686	49.281	8.072	60.038
Dec. 2020	20.973	40.131	53.843	114.948	3.729	51.412	20.331	75.473	2.493	51.753	8.581	62.827
March 2021	20.860	43.752	55.826	120.438	3.479	53.523	21.024	78.026	2.455	54.395	8.637	65.487
June 2021	20.083	44.460	57.734	122.278	3.192	56.192	20.460	79.844	2.300	57.235	8.177	67.711

Period	Commercial											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active commercial customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
June 2020	2.243	1.381	2.193	5.817	787	1.419	1.059	3.264	683	1.289	640	2.611
Sept. 2020	2.252	1.472	2.212	5.936	751	1.466	1.054	3.271	685	1.363	655	2.703
Dec. 2020	2.299	1.717	2.370	6.386	762	1.683	1.129	3.575	684	1.481	686	2.850
March 2021	2.411	2.124	2.442	6.977	768	1.830	1.180	3.778	675	1.578	736	2.989
June 2021	2.416	2.099	2.540	7.055	756	1.893	1.200	3.850	658	1.693	714	3.065

Period	Total											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
June 2020	23.998	37.164	52.067	113.229	5.055	48.180	20.046	73.282	3.581	48.434	9.672	61.687
Sept. 2020	23.402	39.007	53.647	116.056	4.732	50.081	20.420	75.233	3.371	50.643	8.727	62.741
Dec. 2020	23.272	41.848	56.214	121.334	4.492	53.095	21.460	79.048	3.177	53.234	9.267	65.677
March 2021	23.271	45.876	58.268	127.415	4.247	55.353	22.204	81.804	3.130	55.972	9.373	68.475
June 2021	22.500	46.559	60.274	129.333	3.949	58.085	21.660	83.694	2.957	58.927	8.891	70.776

**II. Number of Active Retail Digital Banking Customers by Gender**

Period	Female (Thousand)				Male (Thousand)				Total (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
June 2020	1.140	14.856	2.545	18.541	1.758	32.289	6.487	40.535	2.898	47.145	9.032	59.076
Sept. 2020	1.066	15.577	2.318	18.960	1.620	33.704	5.755	41.078	2.686	49.281	8.072	60.038
Dec. 2020	982	16.570	2.468	20.021	1.511	35.182	6.113	42.807	2.493	51.753	8.581	62.827
March 2021	967	17.492	2.460	20.919	1.488	36.903	6.177	44.568	2.455	54.395	8.637	65.487
June 2021	919	18.486	2.384	21.789	1.381	38.748	5.793	45.922	2.300	57.235	8.177	67.711

**III. Number of Active Retail Digital Banking Customers by Age**

Period	Only internet banking users (Thousand)						Only mobile banking users (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
June 2020	8	213	453	1.446	500	279	162	9.956	14.183	18.336	3.310	1.198
Sept. 2020	13	222	424	1.327	448	250	152	10.255	14.823	19.312	3.516	1.222
Dec. 2020	11	204	396	1.229	413	240	182	10.634	15.321	20.433	3.831	1.352
March 2021	9	181	366	1.215	428	256	184	10.890	15.939	21.680	4.192	1.511
June 2021	12	175	331	1.127	404	251	186	11.313	16.654	22.927	4.498	1.657

continued...

Period	Both internet and mobile banking users (Thousand)						Total (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
June 2020	21	1.463	2.707	3.846	725	270	191	11.632	17.343	23.628	4.535	1.747
Sept. 2020	24	1.413	2.332	3.470	615	218	190	11.890	17.579	24.110	4.579	1.691
Dec. 2020	37	1.593	2.487	3.575	641	248	230	12.431	18.204	25.237	4.884	1.841
March 2021	25	1.548	2.515	3.610	682	257	218	12.619	18.820	26.504	5.301	2.023
June 2021	26	1.455	2.390	3.421	645	240	224	12.943	19.375	27.474	5.547	2.149



**The Banks Association of Turkey**  
**Internet Banking Statistics**  
**(Consolidated)**

**I. Number of Customers Using Internet Banking Services**

Period	Retail			Commercial			Total		
	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 2020	71.629	23.256	11.930	4.436	1.846	1.323	76.065	25.101	13.253
Sept. 2020	72.585	23.347	10.758	4.464	1.805	1.340	77.049	25.152	12.098
Dec. 2020	74.817	24.061	11.074	4.669	1.892	1.369	79.486	25.952	12.444
March 2021	76.686	24.503	11.092	4.853	1.947	1.411	81.539	26.451	12.503
June 2021	77.818	23.652	10.476	4.957	1.956	1.372	82.774	25.609	11.849

**II. Non-financial transactions**

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
June 2020	286	2.183	1.255	600	4.323
Sept. 2020	287	1.739	1.136	622	3.783
Dec. 2020	378	820	1.123	630	2.951
March 2021	299	1.043	1.052	567	2.961
June 2021	277	1.098	956	534	2.864

**III. Financial transactions**

**III.1. Money Transfers**

	Number of transactions (Thousand)											
	EFT	Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
June 2020	27.444	4.088	59	4.147	19.581	568	20.149	24.296	263	101	364	52.104
Sept. 2020	28.927	4.709	67	4.776	22.027	635	22.662	27.438	292	108	400	56.766
Dec. 2020	32.528	5.142	74	5.216	23.664	741	24.405	29.620	322	114	436	62.584
March 2021	32.145	5.329	69	5.398	23.382	685	24.067	29.465	296	119	415	62.025
June 2021	32.060	5.250	67	5.317	23.959	719	24.678	29.996	305	133	437	62.493

	Volume of transactions (Billion TRY)													
	EFT	Money orders								Total	Foreign currency transfers			Total
		Among own accounts			To other recipients			SWIFT	Others (Western Union, Moneygram, etc)		Total			
		TC	FC	Total	TC	FC	Total							
June 2020	470	223	30	253	197	38	235	488	42	4	46	1.003		
Sept. 2020	585	233	25	257	255	47	302	560	54	6	60	1.205		
Dec. 2020	648	264	17	281	260	62	322	603	62	8	71	1.321		
March 2021	651	275	19	295	269	59	328	623	63	7	70	1.344		
June 2021	681	301	42	343	301	72	374	716	70	10	80	1.477		

**III.2. Payments**

	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2020	14.557	3.504	1.551	1.136	207	205	715	716	2.797	25.387
Sept. 2020	14.363	4.340	2.041	1.102	1.144	338	678	1.095	3.434	28.536
Dec. 2020	14.336	4.338	2.246	1.301	187	296	646	1.302	3.051	27.703
March 2021	13.021	5.163	1.987	1.375	1.572	350	627	1.239	3.047	28.384
June 2021	12.317	4.085	1.923	1.290	257	299	629	1.028	3.001	24.828

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2020	9	24	6	7	0	0	0	0	8	54
Sept. 2020	15	30	9	7	1	0	0	0	9	71
Dec. 2020	17	38	11	10	0	0	0	0	10	87
March 2021	15	37	11	10	1	0	0	0	13	88
June 2021	16	35	11	10	0	0	0	0	14	88

**The Banks Association of Turkey**  
**Internet Banking Statistics**  
**(Consolidated)**

**III.3. Investment transactions**

	Number of transactions (Thousand) <span style="float: right;">continued below...</span>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2020	702	844	1.546	694	970	66	1.729	566	240	807	100
Sept. 2020	657	863	1.520	659	1.077	65	1.801	578	247	825	79
Dec. 2020	652	818	1.469	866	1.254	77	2.198	587	239	826	70
March 2021	670	795	1.465	681	1.243	72	1.996	573	225	798	59
June 2021	654	852	1.506	574	1.116	74	1.763	559	219	777	60

	investment transactions continued...	Number of transactions (Thousand)								
	Realized share certificate transactions <sup>1</sup>	Bonds and bills			Gold transactions			Realized VIOP transactions	Total	
		Buy	Sell	Total	Buy	Sell	Total			
June 2020	12.505	47	37	84	474	223	697	323	17.791	
Sept. 2020	13.035	56	54	110	466	238	703	385	18.459	
Dec. 2020	16.120	63	68	131	513	242	755	568	22.137	
March 2021	14.970	67	64	132	403	217	620	621	20.661	
June 2021	10.190	58	76	134	264	188	453	592	15.474	

<sup>1</sup> January-March 2021 period data has been revised.

	Volume of transactions (Billion TRY) <span style="float: right;">continued below...</span>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2020	35	33	68	20	30	10	61	32	24	56	8
Sept. 2020	33	37	70	22	30	11	63	31	25	56	7
Dec. 2020	33	34	67	29	46	11	86	25	27	52	5
March 2021	30	30	60	25	47	13	85	25	24	49	4
June 2021	28	28	56	26	48	15	89	25	22	48	4

	investment transactions continued... <div>Volume of transactions (Billion TRY)</div>									
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total	
		Buy	Sell	Total	Buy	Sell	Total			
June 2020	155	2	1	3	7	4	11	30	391	
Sept. 2020	156	3	2	5	8	4	12	21	390	
Dec. 2020	206	5	5	10	7	4	12	36	475	
March 2021	193	6	4	10	4	3	7	34	443	
June 2021	109	4	3	8	3	3	7	27	348	

**III.4. Credit Card transactions**

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 2020	185	116	5.715	334	6.350	0	0	17	1	19
Sept. 2020	222	133	5.890	327	6.572	0	0	20	1	22
Dec. 2020	306	135	5.967	325	6.732	0	0	22	1	24
March 2021	342	120	5.859	300	6.620	0	0	23	1	25
June 2021	303	105	5.619	288	6.314	0	0	24	1	26

**III.5. Other Financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2020	3.610	61
Sept. 2020	3.922	69
Dec. 2020	4.172	80
March 2021	4.197	52
June 2021	3.474	50

**IV. Product Sales Realized**

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
June 2020	271	32	303	3
Sept. 2020	119	37	156	3
Dec. 2020	85	36	122	2
March 2021	89	34	123	2
June 2021	91	35	126	2

**The Banks Association of Turkey**  
**Retail Internet Banking Statistics**

**I. Number of Retail Customers Using Internet Banking Services**

Period	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 2020	71.629	23.256	11.930
Sept. 2020	72.585	23.347	10.758
Dec. 2020	74.817	24.061	11.074
March 2021	76.686	24.503	11.092
June 2021	77.818	23.652	10.476

**II. Non-financial transactions**

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
June 2020	285	2.179	1.086	508	4.058
Sept. 2020	286	1.736	954	514	3.490
Dec. 2020	377	816	936	515	2.643
March 2021	298	1.038	865	455	2.656
June 2021	276	1.092	778	419	2.565

**III. Financial transactions**

**III.1. Money Transfers**

Period	Number of transactions (Thousand)										
	EFT	Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
June 2020	14.411	2.506	28	2.534	7.246	91	7.337	9.871	86	90	176
Sept. 2020	13.824	2.815	30	2.845	7.548	101	7.649	10.494	95	94	189
Dec. 2020	14.545	3.146	31	3.177	7.960	112	8.072	11.249	95	98	193
March 2021	14.583	3.426	28	3.453	7.721	97	7.819	11.272	82	104	187
June 2021	14.499	3.368	24	3.392	7.611	94	7.705	11.097	79	116	195

Period	Volume of transactions (Billion TRY)										
	EFT	Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC	FC	Total	TC	FC	Total				
June 2020	59	17	2	19	29	3	32	51	3	0	4
Sept. 2020	71	19	2	21	37	4	40	61	4	0	5
Dec. 2020	70	21	2	22	38	4	43	65	4	0	5
March 2021	68	20	2	21	36	4	40	62	4	0	4
June 2021	67	19	1	21	37	4	42	62	4	1	5

**III.2. Payments**

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2020	11.058	2.400	1.018	998	124	100	541	713	504	17.455
Sept. 2020	10.533	2.879	1.347	943	694	161	477	1.090	827	18.951
Dec. 2020	10.449	2.833	1.462	1.069	95	136	414	1.295	639	18.393
March 2021	9.342	3.585	1.295	1.109	953	153	373	1.233	708	18.749
June 2021	8.692	2.602	1.257	1.023	147	130	379	1.026	643	15.900

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2020	2	2	1	3	0	0	0	0	0	9
Sept. 2020	2	3	2	2	0	0	0	0	1	10
Dec. 2020	2	3	2	2	0	0	0	0	1	10
March 2021	2	4	3	2	0	0	0	0	1	12
June 2021	2	3	2	2	0	0	0	0	1	10

**The Banks Association of Turkey**  
**Retail Internet Banking Statistics**

**III.3. Investment transactions**

Period	Number of transactions (Thousand)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2020	542	672	1.213	506	544	20	1.070	518	224	742	83
Sept. 2020	497	677	1.174	472	569	16	1.057	530	229	760	66
Dec. 2020	488	632	1.119	642	655	22	1.318	547	220	767	58
March 2021	521	627	1.148	477	666	17	1.160	533	207	740	50
June 2021	503	686	1.190	374	552	15	941	520	202	722	50

Period	investment transactions continued...	Number of transactions (Thousand)							
	Realized share certificate transactions¹	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2020	12.387	46	37	83	463	218	681	279	16.539
Sept. 2020	12.782	56	54	109	453	232	685	240	16.872
Dec. 2020	15.875	63	67	130	500	234	734	419	20.420
March 2021	14.726	67	64	131	395	210	605	439	18.999
June 2021	9.795	57	75	133	258	182	441	380	13.650

<sup>1</sup> January-March 2021 period data has been revised.

January-March 2021 period data has been revised.

Period	Volume of transactions (Billion TRY)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2020	13	13	26	7	6	1	14	21	18	39	5
Sept. 2020	11	14	25	7	7	1	15	21	19	40	4
Dec. 2020	11	13	24	10	9	1	20	20	19	39	3
March 2021	12	13	25	6	11	1	17	19	18	37	2
June 2021	9	10	20	6	8	1	15	20	17	36	3

Period	investment transactions continued...	Volume of transactions (Billion TRY)							
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2020	151	2	1	3	6	4	10	27	275
Sept. 2020	150	3	2	5	7	4	11	17	267
Dec. 2020	198	5	5	10	7	4	10	31	336
March 2021	183	6	4	10	3	3	6	28	308
June 2021	101	4	3	8	3	3	6	13	201

**III.4. Credit Card transactions**

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 2020	176	110	5.057	209	5.553	0	0	8	0	9
Sept. 2020	213	125	5.124	198	5.660	0	0	10	0	11
Dec. 2020	294	127	5.149	195	5.766	0	0	10	0	11
March 2021	328	112	5.039	181	5.660	0	0	10	0	11
June 2021	289	97	4.813	173	5.373	0	0	10	0	11

**III.5. Other Financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2020	2.958	12
Sept. 2020	3.123	14
Dec. 2020	3.303	16
March 2021	3.352	13
June 2021	2.656	11

**IV. Product Sales Realized**

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
June 2020	270	32	302	3
Sept. 2020	118	37	154	2
Dec. 2020	83	36	119	2
March 2021	88	34	121	2
June 2021	89	35	124	2

**The Banks Association of Turkey**  
**Commercial Internet Banking Statistics**

**I. Number of Commercial Customers Using Internet Banking Services**

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 2020	4.436	1.846	1.323
Sept. 2020	4.464	1.805	1.340
Dec. 2020	4.669	1.892	1.369
March 2021	4.853	1.947	1.411
June 2021	4.957	1.956	1.372

**II. Non-financial transactions**

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
June 2020	1	4	168	91	264
Sept. 2020	1	3	182	107	294
Dec. 2020	1	5	187	115	308
March 2021	1	5	187	112	305
June 2021	1	6	178	115	299

**III. Financial transactions**

**III.1. Money Transfers**

Period	EFT	Number of transactions (Thousand)											
		Money orders							Total	Foreign currency transfers			Total
		Among own accounts			To other recipients			SWIFT		Others (Western Union, Moneygram, etc)	Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total						
June 2020	13.033	1.582	31	1.613	12.334	478	12.812	14.425	176	11	188	27.646	
Sept. 2020	15.103	1.894	38	1.932	14.478	534	15.013	16.944	198	14	211	32.259	
Dec. 2020	17.983	1.996	43	2.039	15.704	629	16.333	18.372	227	15	242	36.598	
March 2021	17.561	1.903	42	1.945	15.661	587	16.248	18.194	213	15	228	35.983	
June 2021	17.560	1.882	43	1.926	16.348	625	16.973	18.899	225	17	242	36.701	

Period	Volume of transactions (Billion TRY)														
	EFT	Money orders								Foreign currency transfers					Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total				
		TC	FC	Total	TC	FC	Total								
June 2020	411	206	28	234	167	35	203	437	39		4	42	890		
Sept. 2020	514	213	23	236	218	44	262	499	50		6	56	1.068		
Dec. 2020	578	243	15	259	222	58	279	538	58		8	66	1.182		
March 2021	583	256	18	273	233	55	288	562	59		7	66	1.210		
June 2021	614	282	40	322	264	68	332	654	66		9	75	1.343		

**III.2. Payments**

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2020	3.498	1.105	533	138	83	105	174	3	2.292	7.931
Sept. 2020	3.830	1.461	694	159	450	178	201	5	2.607	9.585
Dec. 2020	3.887	1.505	784	232	91	160	233	7	2.413	9.311
March 2021	3.680	1.579	692	267	620	197	254	6	2.340	9.634
June 2021	3.625	1.483	666	267	110	169	250	2	2.358	8.929

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2020	7	22	5	4	0	0	0	0	7	45
Sept. 2020	13	27	7	5	0	0	0	0	8	61
Dec. 2020	15	35	9	8	0	0	0	0	9	77
March 2021	13	33	9	8	1	0	0	0	12	76
June 2021	14	33	9	9	0	0	0	0	14	78

**The Banks Association of Turkey**  
**Commercial Internet Banking Statistics**

**III.3. Investment transactions**

Period	Number of transactions (Thousand) <span style="float: right;">continued below...</span>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2020	160	172	332	187	426	46	659	48	16	64	17
Sept. 2020	160	186	346	188	508	48	743	48	17	65	13
Dec. 2020	164	186	350	224	600	56	880	40	19	58	12
March 2021	149	167	317	204	577	54	836	40	17	58	10
June 2021	150	166	316	200	563	59	823	39	16	55	10

Period	investment transactions continued... Number of transactions (Thousand)								
	Realized share certificate transactions <sup>1</sup>	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2020	117	1	0	1	11	6	17	45	1.252
Sept. 2020	254	1	0	1	13	6	18	146	1.587
Dec. 2020	245	0	0	1	13	8	20	149	1.717
March 2021	244	0	0	1	8	7	15	182	1.662
June 2021	395	0	0	1	6	6	12	212	1.824

<sup>1</sup> January-March 2021 period data has been revised.

Period	Volume of transactions (Billion TRY) <span style="float: right;">continued below...</span>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2020	22	20	42	14	23	10	47	10	6	16	3
Sept. 2020	23	23	45	14	24	10	48	9	6	16	3
Dec. 2020	22	21	43	19	36	10	66	5	8	13	2
March 2021	19	17	36	19	36	12	67	6	7	12	2
June 2021	19	18	37	20	40	14	74	6	6	11	2

Period	investment transactions continued... Volume of transactions (Billion TRY)								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2020	5	0	0	0	1	0	1	2	116
Sept. 2020	7	0	0	0	1	0	1	4	123
Dec. 2020	9	0	0	0	1	0	1	6	139
March 2021	10	0	0	0	0	0	1	6	135
June 2021	8	0	0	0	0	0	1	14	146

**III.4. Credit Card transactions**

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 2020	9	6	658	125	798	0	0	9	1	10
Sept. 2020	9	8	766	130	913	0	0	10	1	11
Dec. 2020	11	9	817	129	967	0	0	12	1	13
March 2021	14	8	820	119	960	0	0	12	1	13
June 2021	13	7	806	115	941	0	0	14	1	15

**III.5. Other Financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2020	652	49
Sept. 2020	800	55
Dec. 2020	869	64
March 2021	844	38
June 2021	819	40

**IV. Product Sales Realized**

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2020	1	0	1	0
Sept. 2020	1	0	1	0
Dec. 2020	3	0	3	0
March 2021	1	0	1	0
June 2021	2	0	2	1

**The Banks Association of Turkey**  
**Mobil Banking Statistics**  
**(Consolidated)**

**I. Number of Customers Using Mobil Banking Services**

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 2020	85.658	65.749	56.177	3.574	2.477	1.929	89.232	68.227	58.106
Sept. 2020	88.969	67.981	57.353	3.684	2.521	2.018	92.654	70.501	59.371
Dec. 2020	93.974	71.743	60.334	4.087	2.813	2.166	98.061	74.556	62.500
March 2021	99.578	74.547	63.032	4.566	3.010	2.313	104.144	77.557	65.345
June 2021	102.195	76.652	65.411	4.639	3.093	2.407	106.834	79.745	67.819

**III. Non-financial transactions**

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
June 2020	3.831	20.869	18.098	4.102	46.900
Sept. 2020	3.845	14.360	19.210	4.489	41.904
Dec. 2020	5.064	14.649	21.144	6.197	47.054
March 2021	5.220	15.584	17.715	5.421	43.941
June 2021	5.755	15.873	17.892	5.319	44.839

**II. Financial transactions**

**II.1. Money Transfers**

Period	Number of transactions (Thousand)											
	EFT	Money orders**						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
June 2020	139.534	32.221	113	32.334	97.362	661	98.023	130.356	71	141	212	270.103
Sept. 2020	156.058	39.189	141	39.330	122.005	860	122.865	162.194	92	158	250	318.502
Dec. 2020	183.131	43.198	161	43.359	140.738	1.051	141.789	185.148	105	188	293	368.572
March 2021	210.723	46.116	151	46.267	167.757	909	168.666	214.933	101	210	311	425.966
June 2021	257.832	50.942	138	51.080	189.684	988	190.672	241.752	109	262	371	499.955

Period	EFT	Volume of transactions (Billion TRY)										
		Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC	FC	Total	TC	FC	Total					
June 2020	608	138	4	143	283	20	303	446	0	0	0	1.053
Sept. 2020	839	182	6	188	427	29	457	644	0	0	0	1.483
Dec. 2020	877	191	7	198	443	37	480	678	0	0	0	1.555
March 2021	863	206	7	213	454	37	491	704	0	0	0	1.566
June 2021	1.000	233	8	241	530	43	573	815	0	0	0	1.814

**II.2. Payments**

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2020	118.008	2.395	1.889	13.798	1.443	591	11.056	19.944	4.231	173.354
Sept. 2020	125.092	3.881	2.439	16.923	5.643	990	10.615	34.742	6.544	206.868
Dec. 2020	134.746	4.252	2.851	21.950	1.114	1.559	9.856	47.690	6.085	230.103
March 2021	148.987	6.285	3.206	26.140	8.093	2.078	10.045	50.907	4.987	260.727
June 2021	156.475	6.397	3.224	28.318	1.574	850	11.457	42.046	4.762	255.105

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2020	16	4	3	20	0	0	0	5	2	50
Sept. 2020	18	6	4	28	2	0	0	9	3	71
Dec. 2020	19	7	4	37	0	0	0	11	3	82
March 2021	24	8	6	38	3	0	0	11	3	93
June 2021	23	9	5	43	1	0	1	11	3	97

**The Banks Association of Turkey**  
**Mobil Banking Statistics**  
**(Consolidated)**

**II.3. Investment transactions**

Period	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2020	1.920	2.322	4.242	2.936	5.020	70	8.026	2.726	1.576	4.303	29
Sept. 2020	1.887	2.715	4.602	3.011	6.479	66	9.556	4.905	1.806	6.711	29
Dec. 2020	2.135	2.656	4.790	4.910	8.060	85	13.056	5.181	1.843	7.023	39
March 2021	2.384	2.645	5.030	3.829	8.318	81	12.228	4.871	1.875	6.747	40
June 2021	2.360	2.921	5.281	3.233	8.005	80	11.318	5.354	1.955	7.310	37

Period	Realized share certificate transactions <sup>1</sup>	Number of transactions (Thousand)							Realized VIOP transactions	Total
		Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
June 2020	28.756	63	79	142	3.920	2.343	6.263	341	52.101	
Sept. 2020	36.661	87	133	220	4.386	2.804	7.190	527	65.496	
Dec. 2020	53.517	142	198	340	5.614	3.358	8.972	1.307	89.045	
March 2021	61.412	130	191	321	4.642	3.280	7.922	1.526	95.224	
June 2021	35.492	143	197	340	3.318	2.976	6.294	1.049	67.120	

January-March 2021 period data has been revised.

Period	Volume of transactions (Billion TRY)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2020	40	41	81	33	45	3	81	96	86	182	1
Sept. 2020	41	51	92	40	52	3	96	110	109	219	2
Dec. 2020	42	48	89	63	77	4	144	103	110	213	2
March 2021	40	41	82	40	89	4	133	106	99	205	2
June 2021	43	42	85	40	83	4	127	131	108	240	2

Period	Realized share certificate transactions	Volume of transactions (Billion TRY)							Realized VIOP transactions	Total
		Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
June 2020	301	2	1	3	43	32	75	23	747	
Sept. 2020	414	4	4	8	54	30	84	30	944	
Dec. 2020	576	10	9	19	59	33	92	55	1.191	
March 2021	570	10	9	19	30	26	56	66	1.134	
June 2021	275	10	10	20	29	27	56	44	848	

**II.4. Credit Card transactions**

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 2020	3.997	1.504	69.220	2.065	76.787	3	3	74	4	83
Sept. 2020	6.196	2.357	79.218	1.765	89.535	4	4	95	3	107
Dec. 2020	8.610	2.287	87.383	1.914	100.195	6	5	104	4	118
March 2021	10.840	2.423	92.951	1.969	108.182	9	5	113	4	130
June 2021	11.442	2.413	102.416	2.068	118.338	10	5	131	4	151

**III.5. Transactions from Mobile**

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
June 2020	26.370	5.447	2.639	34.456
Sept. 2020	40.413	8.010	4.666	53.089
Dec. 2020	39.252	8.954	4.939	53.144
March 2021	34.844	8.599	6.270	49.713
June 2021	38.973	9.713	6.818	55.503

**II.6. Other Financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2020	50.241	78
Sept. 2020	66.525	110
Dec. 2020	71.673	118
March 2021	69.788	104
June 2021	52.984	95

**IV. Product Sales Figures**

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
June 2020	4.905	1.025	5.930	40
Sept. 2020	1.892	1.299	3.190	32
Dec. 2020	1.548	1.269	2.817	28
March 2021	1.814	1.455	3.270	36
June 2021	2.017	1.616	3.632	40



**The Banks Association of Turkey**  
**Retail Mobil Banking Statistics**

**I. Number of Retail Customers Using Mobil Banking Services**

	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 2020	85.658	65.749	56.177
Sept. 2020	88.969	67.981	57.353
Dec. 2020	93.974	71.743	60.334
March 2021	99.578	74.547	63.032
June 2021	102.195	76.652	65.411

**II. Non-financial transactions**

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
June 2020	3.821	20.800	17.759	4.000	46.380
Sept. 2020	3.837	14.338	18.810	4.331	41.316
Dec. 2020	5.056	14.609	20.736	6.044	46.445
March 2021	5.219	15.540	17.314	5.265	43.339
June 2021	5.754	15.828	17.431	5.179	44.192

**III. Financial transactions**

**III.1. Money Transfers**

	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
June 2020	128.431	30.783	107	30.890	91.210	507	91.718	122.608	51	141	192	251.231
Sept. 2020	142.304	37.344	133	37.477	113.955	660	114.615	152.092	68	157	225	294.621
Dec. 2020	167.291	41.185	152	41.337	131.829	805	132.634	173.970	73	187	261	341.522
March 2021	194.704	44.084	142	44.226	159.144	661	159.805	204.031	71	209	280	399.015
June 2021	240.295	48.767	129	48.895	180.348	708	181.056	229.951	75	261	336	470.582

	Volume of transactions (Billion TRY)												
	EFT	Money orders							Foreign currency transfers				Total
		Among own accounts			To other recipients				Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total						
June 2020	417	109	3	112	204	10	214	326	2	0	2	746	
Sept. 2020	598	141	4	146	316	15	330	476	3	1	4	1.077	
Dec. 2020	602	150	5	154	320	18	338	492	3	1	4	1.098	
March 2021	593	163	5	168	340	17	357	525	3	1	4	1.122	
June 2021	699	180	6	186	397	19	416	602	3	1	5	1.305	

**III.2. Payments**

	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2020	115.174	2.092	1.602	13.525	1.401	567	10.970	19.943	4.069	169.343
Sept. 2020	121.731	3.425	2.044	16.572	5.421	952	10.518	34.741	6.329	201.732
Dec. 2020	131.242	3.746	2.416	21.470	1.076	1.524	9.761	47.688	5.876	224.796
March 2021	145.080	5.665	2.757	25.496	7.806	2.031	9.951	50.905	4.744	254.434
June 2021	152.480	5.793	2.767	27.598	1.519	800	11.348	42.044	4.511	248.860

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2020	14	2	2	17	0	0	0	5	2	43
Sept. 2020	16	3	2	25	2	0	0	9	3	60
Dec. 2020	16	4	3	32	0	0	0	11	2	69
March 2021	21	5	4	32	3	0	0	11	2	77
June 2021	20	6	3	37	0	0	1	11	2	81

**The Banks Association of Turkey**  
**Retail Mobil Banking Statistics**

**III.3. Investment transactions**

	Number of transactions (Thousand) <span style="float:right">continued below...</span>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2020	1.804	2.196	4.000	2.831	4.676	61	7.568	2.683	1.554	4.238	26
Sept. 2020	1.762	2.572	4.334	2.890	6.032	56	8.978	4.846	1.780	6.626	27
Dec. 2020	2.012	2.516	4.528	4.736	7.496	73	12.305	5.124	1.818	6.942	38
March 2021	2.269	2.517	4.786	3.690	7.740	69	11.499	4.814	1.852	6.666	39
June 2021	2.226	2.784	5.010	3.097	7.408	66	10.571	5.289	1.924	7.213	36

	investment transactions continued...	Number of transactions (Thousand)							
	Realized share certificate transactions <sup>1</sup>	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2020	28.683	62	79	141	3.890	2.321	6.211	341	51.208
Sept. 2020	36.569	87	133	220	4.345	2.778	7.123	527	64.405
Dec. 2020	53.418	130	190	320	5.566	3.322	8.889	1.307	87.746
March 2021	61.314	130	191	321	4.611	3.246	7.857	1.526	94.007
June 2021	35.435	143	196	339	3.296	2.949	6.245	1.049	65.897

<sup>1</sup> January-March 2021 period data has been revised.

	Volume of transactions (Billion TRY)											continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
June 2020	32	34	65	28	35	2	66	89	81	170	1	
Sept. 2020	31	42	74	35	41	2	77	104	103	207	1	
Dec. 2020	33	39	72	55	60	3	118	99	104	204	2	
March 2021	33	34	67	34	70	2	106	102	95	197	2	
June 2021	33	34	67	33	63	2	98	126	103	230	2	

	investment transactions continued.....									Volume of transactions (Billion TRY)								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total									
		Buy	Sell	Total	Buy	Sell	Total											
June 2020	299	2	1	3	42	31	73	23	701									
Sept. 2020	411	4	4	8	53	29	82	30	889									
Dec. 2020	573	9	9	18	57	32	89	55	1.130									
March 2021	566	9	9	19	29	25	54	66	1.077									
June 2021	270	10	10	20	29	26	55	44	786									

**III.4. Credit Card transactions**

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 2020	3.963	1.482	67.447	1.782	74.674	3	3	65	3	73
Sept. 2020	6.154	2.324	76.772	1.430	86.680	4	4	83	2	93
Dec. 2020	8.547	2.239	84.580	1.561	96.927	6	4	89	2	101
March 2021	10.759	2.374	89.748	1.626	104.506	8	5	96	3	112
June 2021	11.354	2.365	98.824	1.713	114.257	10	5	111	3	129

**III.5. Transactions from Mobile**

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
June 2020	26.042	5.327	2.638	34.007
Sept. 2020	40.063	7.860	4.665	52.588
Dec. 2020	38.901	8.789	4.938	52.629
March 2021	34.514	8.443	6.268	49.225
June 2021	38.631	9.542	6.816	54.989

**III.5. Other Financial transactions**

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2020	50.074	75
Sept. 2020	66.305	106
Dec. 2020	71.410	113
March 2021	69.499	98
June 2021	52.747	89

**IV. Product Sales Realized**

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2020	4.898	1.025	5.923	39
Sept. 2020	1.885	1.299	3.184	32
Dec. 2020	1.537	1.269	2.806	28
March 2021	1.802	1.455	3.257	35
June 2021	2.004	1.616	3.620	40

**The Banks Association of Turkey**  
**Commercial Mobil Banking Statistics**

**I. Number of Commercial Customers Using Mobil Banking Services**

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 2020	3.574	2.477	1.929
Sept. 2020	3.684	2.521	2.018
Dec. 2020	4.087	2.813	2.166
March 2021	4.566	3.010	2.313
June 2021	4.639	3.093	2.407

**II. Non-financial transactions**

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
June 2020	10	69	339	102	520
Sept. 2020	8	22	399	158	588
Dec. 2020	9	40	408	152	609
March 2021	1	45	401	156	602
June 2021	0	46	461	140	648

**III. Financial transactions**

**III.1. Money Transfers**

Period	Number of transactions (Thousand)												
	EFT	Money orders						Foreign currency transfers					Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total						
June 2020	11.103	1.438	5	1.443	6.152	153	6.305	7.749	20	0	20	18.872	
Sept. 2020	13.753	1.845	8	1.853	8.050	200	8.250	10.102	25	1	25	23.881	
Dec. 2020	15.841	2.013	10	2.023	8.909	246	9.155	11.178	32	1	33	27.051	
March 2021	16.019	2.032	8	2.041	8.613	248	8.861	10.901	30	1	31	26.951	
June 2021	17.538	2.176	10	2.185	9.336	280	9.616	11.801	34	1	34	29.373	

Period	Volume of transactions (Billion TRY)												
	EFT	Money orders							Foreign currency transfers				Total
		Among own accounts			To other recipients				Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total						
June 2020	190	29	1	31	79	10	89	120	2	0	2	312	
Sept. 2020	241	40	2	42	112	14	126	169	2	0	2	412	
Dec. 2020	274	42	2	44	123	19	142	186	3	0	3	464	
March 2021	269	43	2	45	114	19	134	179	3	0	4	452	
June 2021	301	52	3	55	134	24	157	213	4	0	4	517	

**III.2. Payments**

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2020	2.834	303	287	273	42	24	86	1	161	4.011
Sept. 2020	3.361	457	394	351	222	38	97	1	215	5.136
Dec. 2020	3.504	507	435	480	39	35	95	2	208	5.305
March 2021	3.906	620	450	644	288	47	94	2	243	6.293
June 2021	3.996	604	457	720	55	50	110	2	251	6.245

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2020	2	1	1	3	0	0	0	0	1	8
Sept. 2020	3	2	1	4	0	0	0	0	1	11
Dec. 2020	3	3	2	5	0	0	0	0	1	13
March 2021	3	3	2	6	0	0	0	0	1	16
June 2021	3	3	2	7	0	0	0	0	1	16

**The Banks Association of Turkey**  
**Commercial Mobil Banking Statistics**

**III.3. Investment transactions**

Period	Number of transactions (Thousand) <span style="float:right">continued below...</span>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2020	116	126	242	105	344	9	458	43	22	65	2
Sept. 2020	125	143	268	120	447	10	578	59	26	84	2
Dec. 2020	123	140	263	174	565	12	751	56	24	81	2
March 2021	115	128	244	138	578	12	728	57	24	81	1
June 2021	134	137	271	136	597	14	747	65	32	97	1

Period	investment transactions continued...	Number of transactions (Thousand)							
	Realized share certificate transactions <sup>1</sup>	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2020	73	0	0	0	30	22	52	0	893
Sept. 2020	91	0	0	0	41	25	66	0	1,091
Dec. 2020	99	12	8	20	47	36	83	0	1,299
March 2021	98	0	0	0	31	34	64	0	1,217
June 2021	57	0	0	0	22	27	49	0	1,223

<sup>1</sup> January-March 2021 period data has been revised.

Period	Volume of transactions (Billion TRY)											continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
June 2020	9	7	16	5	9	1	15	6	5	11	0	
Sept. 2020	9	9	18	6	12	1	19	6	6	12	0	
Dec. 2020	9	8	17	9	17	2	27	4	6	10	0	
March 2021	8	7	15	7	19	1	27	4	5	9	0	
June 2021	9	8	17	7	20	2	29	5	5	10	0	

Period	Realized share certificate transactions	investment transactions continued..... Volume of transactions (Billion TRY)							
		Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2020	2	0	0	0	1	1	2	0	46
Sept. 2020	3	0	0	0	2	1	2	0	55
Dec. 2020	3	0	0	0	2	1	3	0	61
March 2021	4	0	0	0	1	1	2	0	56
June 2021	4	0	0	0	1	1	2	0	62

**III.4. Credit Card transactions**

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 2020	34	22	1.773	284	2.112	0	0	9	1	10
Sept. 2020	42	33	2.446	335	2.855	0	0	12	1	14
Dec. 2020	63	48	2.804	352	3.267	0	0	15	1	17
March 2021	81	49	3.203	343	3.676	0	0	17	1	19
June 2021	87	47	3.592	354	4.081	0	0	20	1	22

**III.5. Transactions from Mobile**

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
June 2020	326	121	1	449
Sept. 2020	351	150	1	501
Dec. 2020	350	164	1	515
March 2021	330	157	1	488
June 2021	342	171	1	514

**III.6. Other Financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2020	167	3
Sept. 2020	220	4
Dec. 2020	263	5
March 2021	289	6
June 2021	237	6

**IV. Product Sales Realized**

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2020	7	0	7	0
Sept. 2020	7	0	7	0
Dec. 2020	11	0	11	0
March 2021	12	0	12	0
June 2021	13	0	13	0

## List of participating banks in internet banking statistics

### Internet Banking Sites Included

1 Akbank T.A.Ş.	
2 Aktif Yatırım Bankası A.Ş.	online.aktifbank.com.tr / https://internetsubesi.passolig.com.tr
3 Alternatifbank A.Ş.	
4 Anadolubank A.Ş.	Anadolubank İnternet Banking Site
5 Arap Türk Bankası A.Ş.	
6 BankPozitif Kredi ve Kalkınma Bankası A.Ş.	www.bankpozitif.com.tr
7 Burgan Bank A.Ş.	
8 Citibank A.Ş.	
9 Denizbank A.Ş.	
10 Fibabanka A.Ş.	
11 HSBC Bank A.Ş.	https://bireysel.hsbc.com.tr/
12 ICBC Turkey Bank A.Ş.	
13 ING Bank A.Ş.	www.ingbank.com.tr
14 MUFG Bank Turkey A.Ş.	
15 Odea Bank A.Ş.	online.odeabank.com.tr
16 QNB Finansbank A.Ş.	QNB Finansbank İnternet banking and enpara.com
17 Şekerbank T.A.Ş.	Sekerbank İnternet Banking Site
18 Turkish Bank A.Ş.	www.turkishbank.com
19 Turkland Bank A.Ş.	www.tbank.com.tr
20 Türk Ekonomi Bankası A.Ş.	www.teb.com.tr
21 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	www.ziraatbank.com.tr
22 Türkiye Garanti Bankası A.Ş.	
23 Türkiye Halk Bankası A.Ş.	Halkbank İnternet Banking
24 Türkiye İş Bankası A.Ş.	İnternet Banking Site
25 Türkiye Kalkınma ve Yatırım Bankası A.Ş.	
26 Türkiye Sınai Kalkınma Bankası A.Ş.	
27 Türkiye Vakıflar Bankası A.Ş.	www.vakifbank.com.tr
28 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi İnternet

## List of participating banks in mobile banking statistics

### Applications Included

1 Akbank T.A.Ş.	
2 Aktif Yatırım Bankası A.Ş.	N Kolay Mobil application-İOS,N Kolay Mobil application-Android
3 Alternatifbank A.Ş.	
4 Anadolubank A.Ş.	Anadolubank mobil application
5 Arap Türk Bankası A.Ş.	
6 Burgan Bank A.Ş.	
7 Citibank A.Ş.	
8 Denizbank A.Ş.	
9 Fibabanka A.Ş.	
10 HSBC Bank A.Ş.	HSBC Mobil Banking
11 ICBC Turkey Bank A.Ş.	
12 ING Bank A.Ş.	ING Mobil, Paramara
13 Odea Bank A.Ş.	Odeabank mobil application
14 QNB Finansbank A.Ş.	QNB Finansbank Mobil Banking, enpara.com Mobil Banking
15 Şekerbank T.A.Ş.	Seker Mobil Banking
16 Türk Ekonomi Bankası A.Ş.	CEPTETEB Mobil Application, Pratik Borsa
17 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Ziraat Mobil, Ziraat Tablet, Ziraat Wap
18 Türkiye Garanti Bankası A.Ş.	Garanti Cep, BonusFlaş
19 Türkiye Halk Bankası A.Ş.	Halkbank Mobil Banking
20 Türkiye İş Bankası A.Ş.	İşCep ve Maximum Mobil
21 Türkiye Vakıflar Bankası T.A.O.	VakıfBank Mobil Banking
22 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi Mobil , World Mobil

## *Glossary of Digital Banking Statistics*

### **I. Number of Customers Using Digital Banking Services**

#### **1. Number of registered retail customers:**

##### **a) Total number of retail customers that logged in at least once**

**1) Only Internet Banking Users:** The total number of retail customers who logged in to "only" internet banking (not mobile banking) at least once.

**2) Only Mobil Banking Users :** The total number of retail customers who logged in to "only" mobile banking (not internet banking) at least once.

**3) Both Internet and Mobile Banking Users:** The total number of retail customers who logged in to both internet and mobile banking at least once.

##### **b) Total number of retail customers that logged in at least once in one-year period**

**1) Only Internet Banking Users:** The total number of retail customers who logged in to "only" internet banking (not mobile banking) at least once in 1-year period.

**2) Only Mobil Banking Users :** The total number of retail customers who logged in to "only" mobile banking (not internet banking) at least once in 1-year period.

**3) Both Internet and Mobile Banking Users:** The total number of retail customers who logged in to both internet and mobile banking at least once in 1-year period.

#### **2. Number of active retail customers** ("active retail customers" that made transactions at least once(logging in is sufficient) in the related three-month period )

**1) Only Internet Banking Users:** The total number of active retail customers who logged in to "only" internet banking (not mobile banking) at least once in the related three-month period.

**2) Only Mobil Banking Users:** The total number of active retail customers who logged in to "only" mobile banking (not internet banking) at least once in the related three-month period.

**3) Both Internet and Mobile Banking Users:** The total number of active retail customers who used both internet and mobile banking at least once in the related three-month period.

#### **3. Number of registered commercial customers:** (The number of users opened on behalf of company will be excluded. The number of company is used)

##### **a) Total number of commercial customers that logged in at least once**

**1) Only Internet Banking Users:** The total number of commercial customers who logged in to "only" internet banking (not mobile banking) at least once.

**2) Only Mobil Banking Users:** The total number of commercial customers who logged in to "only" mobile banking (not internet banking) at least once.

**3) Both Internet and Mobile Banking Users:** The total number of commercial customers who logged in to both internet and mobile banking at least once.

##### **b) Total number of commercial customers that logged in at least once in one-year period.**

**1) Only Internet Banking Users:** The total number of commercial customers who logged in to "only" internet banking (not mobile banking) at least once in 1-year period.

**2) Only Mobil Banking Users:** The total number of commercial customers who logged in to "only" mobile banking (not internet banking) at least once in 1-year period.

**3) Both Internet and Mobile Banking Users:** The total number of commercial customers who logged in to both internet and mobile banking at least once in 1-year period.

#### **4. Number of active commercial customers** ("active commercial customers" that made transactions at least once(logging in is sufficient) in the related three-month period)

**1) Only Internet Banking Users:** The total number of active commercial customers who logged in to "only" internet banking (not mobile banking) at least once in the related three-month period.

**2) Only Mobil Banking Users:** The total number of active commercial customers who logged in to "only" mobile banking (not internet banking) at least once in the related three-month period.

**3) Both Internet and Mobile Banking Users:** The total number of active commercial customers who logged in to both internet and mobile banking at least once in the related three-month period.

## **II. Number of Active Retail Digital Banking Customers by Gender**

*( **Number of Active Retail Customers:** Number of active retail customers, who have made transactions at least once(logging in is sufficient) in the related three-month period, is distributed according to gender. Customers are grouped by gender according to the last day of the relevant quarter)*

## **III. Number of Active Retail Digital Banking Customers by Age**

*( **Number of Active Retail Customers:** Number of active retail customers, who have made transactions at least once(logging in is sufficient) in the related three-month period, is distributed according to age. Customers are grouped by age according to the last day of the relevant quarter)*

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## *Glossary of Internet Banking Statistics\**

**\* Transactions realized by the customer by using "the bank's internet banking site" or "the site designed for mobile devices-(that the address are different from internet banking site)" (customer should log-in)**

**\* The customers using other internet banking applications are added to the statistics. If the customer used internet banking site and other internet applications in the same quarter, it is counted as "one" customer.**

### **I. Number of Customers Using Internet Banking Services**

#### **1. Number of registered retail customers:**

**a)** Total number of registered customers that logged in at least once to make internet banking transaction.

**b)** Total number of registered customers that logged in at least once in 1-year period to make internet banking transaction.

**2. Number of active retail customers:** Total number of active retail customers that logged in at least once in the related three-month period (Enough to logged into the internet banking).

#### **3. Number of registered commercial customers:**

(The number of users opened on behalf of company will be excluded. The number of company is used)

**a)** Total number of registered customers that logged in at least once to make internet banking transaction.

**b)** Total number of registered customers that logged in at least once in 1-year period to make internet banking transaction.

**4. Number of active commercial customers :** Total number of active commercial customers that logged in at least once in the related three-month period (Enough to logged into the internet banking).

### **II. Non-Financial Transactions in the related three-month period**

**1.** Number credit card of applications in the related three-month period (Not including virtual card applications)

**2.** Number of loan applications in the related three-month period.

**3.** Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-month period.

**4.** Number of invoice payment orders in the related three-month period.

### **III. Financial Transactions in the related three-month period (Number, Volume)**

#### **1. Money Transfers**

**a) EFT :** Money transfers to other banks. Only the transactions that customer, himself, made from the internet banking, will be reported. Regular and time EFT orders will not be counted.

**b) Money orders** (Turkish Currency (TC), Foreign Currency\*(FC)) : Money orders within accounts of the same bank.

- Money orders among own accounts (Except money orders from/to investment accounts). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system will be excluded.

- Money orders to other recipients in the same bank.

**c) Foreign currency transfers:** Foreign currency transfers by SWIFT, MoneyGram, Western Union etc.

- SWIFT

- Others (Western Union, Moneygram, etc)

*\*FC : In terms of TRY.*

#### **2. Payments (Number, Volume)**

**a)** Invoice payments

**b)** Tax payments : Customs duties, corporate taxes, municipality payments etc. (all of tax payments except motorized vehicles taxes)

**c)** SGK premium payments

**d)** Loan payments (consumer, housing etc.)

**e)** Motorized vehicles taxes

**f)** Traffic penalty payments

**g)** GSM crediting payments

**h)** Chance game payments

**e)** Other payments (Fees (for tuition, departure tax, passport etc.), insurance policies, leasing, OGS-HGS payments, donations, cheques, chamber of commerce payments, driving course payments, other public payments other than tax payments ( municipality, e-devlet payments, etc) and any payments other than items above)



### **3. Investment Transactions (Number, Volume)**

a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using internet banking. Buying/selling transactions realized automatically by the system will not be included)

- Buying funds
- Selling funds

b) Foreign currency transactions (buying/selling transactions by the customer)

- Buying FX
- Selling FX
- Cross transactions (FX to other FX transactions are counted as 1 transaction)

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

d) Share certificate transactions realized

e) Repurchase agreements

f) Bills and bonds (including Eurobond)

- Buying bills and bonds
- Selling bills and bonds

g) Gold transactions (buying/selling transactions by the customer)

- Buying gold
- Selling gold

h) VIOB transactions realized

### **4. Credit Card Transactions (Number, Volume)**

a) Cash advance

b) Cash advance in installments (Repayments are based on an installment plan)

c) Payment to own credit card

d) Payment to others' credit card (Except credit card payments by EFT to the other bank)

### **5. Other Financial Transactions (Number, Volume):**

Money orders from/to investment accounts, time deposit partial payment transactions, virtual POS transactions, virtual card transactions, file transfers, margin trading, short sales and lending and borrowing of securities, VIOB guarantee deposit/withdrawal transactions etc.)

## **IV. Product Sales Realized in the Related 3-month Period**

1. Instant credit lending: Number and volume of instant credit lending transactions that the lending procedure is issued through internet banking channel (except transactions made by credit cards)

2. Insurance sales: Sales of insurance transactions that are issued through internet banking channel. (Including all loan-related or non-loan-related insurance sales.)

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## *Glossary of Mobile Banking Statistics\**

**\* Transactions made by the customers by downloading "the bank's mobile banking application" or by using "the site designed for mobile devices-that the addresses are different from mobile banking site (customer should log-in)**

**The customers using other mobile banking applications are added to the statistics. If the customer used mobile banking site and other mobile applications in the same quarter, it is counted as "one" customer.**

### **I. Number of Customers Using Mobile Banking Services**

(The number of users opened on behalf of company will be excluded. The number of "company" will be used. If the bank has customers using two or more mobile applications of the bank, this will be counted as "one".

#### **1. Number of registered customers:**

- a) Total number of registered customers that logged in at least once.
- b) Total number of registered customers that logged in at least once in 1-year period.

**2. Number of active retail customers:** Total number of active customers that logged in at least once in the related three-month period (Enough to logged into the mobile banking).

#### **3. Number of registered commercial customers:**

- a) Total number of registered customers that logged in at least once to make mobile banking transaction.
- b) Total number of registered customers that logged in at least once in 1-year period to make mobile banking

**4. Number of active commercial customers :** Total number of active commercial customers that logged in at least once in the related three-month period (Enough to logged into the mobile banking).

### **II. Non-Financial Transactions in the related three-month period**

- 1. Number credit card of applications in the related three-month period (Not including virtual card applications).
- 2. Number of loan applications in the related three-month period.
- 3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-
- 4. Number of invoice payment orders in the related three-month period.

### **III. Financial Transactions in the related three-month period (Number, Volume)**

#### **1. Money Transfers**

**a) EFT :** Money transfers to other banks. Only the transactions that customer, himself, made from mobile banking, will be reported. Regular and time EFT orders will not be counted.

**b) Money orders** (Turkish Currency (TC), Foreign Currency\*(FC)) : Money orders within accounts of the same bank  
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- g) GSM crediting payments
- h) Chance game payments
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- Selling funds

b) Foreign currency transactions (buying/selling transactions by the customer)

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- Opening time deposit accounts
- Closing time deposit accounts

d) Share certificate transactions realized

e) Repurchase agreements

f) Bills and bonds (including Eurobond)

- Buying bills and bonds
- Selling bills and bonds

g) Gold transactions (buying/selling transactions by the customer)

- Buying gold
- Selling gold

h) VIOB transactions realized

### **4. Credit Card Transactions (Number, Volume)**

a) Cash advance

b) Cash advance in installments (Repayments are based on an installment plan)

c) Payment to own credit card

d) Payment to others' credit card (Except credit card payments by EFT to the other bank)

### **5. Number of Transactions Made on Mobile (Number)**

a) Number of withdrawal transactions realized: (Withdrawal transactions with mobile banking applications)

b) Number of deposit transactions: (Deposit transactions with mobile banking applications)

c) Number of mobile payments: (QR code / NFC / vehicle payment made by POS or virtual POS)

### **6. Other Financial Transactions (Number, Volume):**

Money orders from/to investment accounts, time deposit partial payment transactions, virtual POS transactions, virtual card transactions, file transfers, margin trading, short sales and lending and borrowing of securities, VIOB guarantee deposit/withdrawal transactions etc.)

## **IV. Product Sales Realized in the related three-month period**

1. Instant credit lending: Number and volume of instant credit lending transactions that the lending procedure is issued through mobile banking channel (except transactions made by credit cards)

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